

SERFF Tracking Number: MNLE-126467862 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44657
Company Tracking Number: MLINY01201012109
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: SeniorLink Flyer
Project Name/Number: SeniorLink Flyer/

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: SeniorLink Flyer SERFF Tr Num: MNLE-126467862 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 44657
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY01201012109 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Author: Lisa Onwubuke Disposition Date: 01/25/2010
Date Submitted: 01/22/2010 Disposition Status: Filed
Implementation Date: Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: SeniorLink Flyer
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/25/2010

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type:
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 01/25/2010
Created By: Lisa Onwubuke
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lisa Onwubuke

Filing Description:

The SeniorLink Flyer is identified by IM4116 02/10 and is to be used with the following Policy and rider forms – approved in the State of Arkansas on the accompanying dates: 09SPWL – 07/22/09, 05LTCR – 06/22/05, 08WLLTCR – 07/30/08, 09WLLTCR – 12/21/09. The intended date of first use is February 1, 2010.

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Brochure will be handed to prospective clients by insurance producers and will be posted on our website.

Company and Contact

Filing Contact Information

SERFF Tracking Number: MNLE-126467862 State: Arkansas
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Product Name: SeniorLink Flyer
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Lisa Onwubuke, Senior Compliance Specialist lisa_onwubuke@jhancock.com
200 Bloor St. E. 416-852-6939 [Phone]
ST9-B24 416-926-6067 [FAX]
Toronto, ON M4W 1E5

Filing Company Information

John Hancock Life Insurance Company (U.S.A.)	CoCode: 65838	State of Domicile: Michigan
200 Bloor Street East	Group Code: -99	Company Type: Life
Toronto, ON M4W 1E5	Group Name:	State ID Number:
(800) 333-0963 ext. [Phone]	FEIN Number: 01-0233346	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	1 x submission
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$25.00	01/22/2010	33715818

SERFF Tracking Number: *MNLE-126467862* *State:* *Arkansas*
Filing Company: *John Hancock Life Insurance Company (U.S.A.)* *State Tracking Number:* *44657*
Company Tracking Number: *MLINY01201012109*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *SeniorLink Flyer*
Project Name/Number: *SeniorLink Flyer/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/25/2010	01/25/2010

SERFF Tracking Number: *MNLE-126467862* *State:* *Arkansas*
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TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *SeniorLink Flyer*
Project Name/Number: *SeniorLink Flyer/*

Disposition

Disposition Date: 01/25/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MNLE-126467862</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i> <i>44657</i>
<i>Company Tracking Number:</i>	<i>MLINY01201012109</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>SeniorLink Flyer</i>		
<i>Project Name/Number:</i>	<i>SeniorLink Flyer/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	SeniorLink Flyer		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IM4116 02/10	Advertising	SeniorLink Flyer	Initial			MLINY01201 012109 - SeniorLink Flyer - LO.pdf



Seniorlink™

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

John Hancock Presents *Seniorlink*

As one of the first companies in the United States to offer long-term care insurance to individuals and groups, John Hancock has a long history of providing innovative solutions to meet the growing needs of today's consumers. Continuing with this tradition, we are proud to make *Seniorlink* available to you.

Seniorlink is one of the many unique benefits available when you own a John Hancock life insurance policy with the Long-Term Care rider or a LifeCare policy. A John Hancock policy with long-term care (LTC) benefits allows you to accelerate your policy's life insurance death benefit to help pay long-term care expenses.

Seniorlink is a member of The National Association of Geriatrics Care Managers — an organization of clinicians and professionals throughout the United States. *Seniorlink* is offered on several of John Hancock's insurance products.

The Program

Seniorlink is a national eldercare program providing telephone-based referral and assistance to the rapidly growing population of seniors and their families. This guidance is augmented by *Seniorlink* Online, which offers web-based information and assistance from professionals on demand.

Seniorlink's goal is to promote optimal health and independent living by bridging the gap between seniors and the array of services available to them. *Seniorlink*'s professional advice, ongoing education and tailored recommendations contribute to this goal. Whether the need is a result of an acute medical event, an emerging concern or focused on prevention, the right expert advice is the key to maintaining the highest quality of life.

John Hancock Life Insurance Company (U.S.A.)
John Hancock Life Insurance Company of New York

The Benefits

Seniorlink provides professional expertise and personalized advice on a variety of issues, services and resources by providing a preventative planning approach to assist individuals before a crisis occurs. *Seniorlink* professionals work with seniors and their family members to identify and respond to emerging problems and immediate concerns.

Among the areas that *Seniorlink* addresses are:

- Home Health Care and Community Services
- Long-Term Care and Assisted Living Options
- Adult Day Care Services
- Alzheimer's Care
- Medical and Mental Health Services
- Nutrition
- Household Maintenance
- Transportation Needs
- Information on Medicare and Medicaid
- Caregiver Support
- Risk Screening and Implementation of an Action Plan

Seniorlink can provide episodic and/or ongoing support to family members who face the challenge of coordinating or providing care for a relative in need.

Seniorlink provides unlimited toll-free access at 800-430-7364 throughout the United States, making it easy for you to talk to someone who can help. You can also contact Seniorlink via email at jhcares@seniorlink.com or visit www.seniorlink.com/jhcares on the web.

Strength. Stability. John Hancock.

With over 100 years of experience, John Hancock Life Insurance Company (U.S.A.) is among the highest-rated insurance companies in the United States, as judged by the major rating agencies. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

Financial Ratings*

A.M. BEST	A+ (2nd highest of 15 ratings) Superior ability to meet ongoing obligations.
FITCH RATINGS	AA (3rd highest of 21 ratings) Very strong capacity to meet policyholder and contract obligations.
STANDARD & POOR'S	AA+ (2nd highest of 21 ratings) Very strong financial security characteristics.
MOODY'S	Aa3 (4th highest of 21 ratings) Excellent in financial strength.

* Financial strength ratings, which are current as of January 19, 2010, and are subject to change, apply to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of the each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. The ratings are not an assessment or recommendation of specific products, policy provisions, premium rates, performance of the products, the value of any investment in these products upon withdrawal, individual securities held in any portfolio, or to the practices of the insurance company. Financial strength ratings do not apply to the safety and performance of separate accounts.

Seniorlink is not affiliated with John Hancock Life Insurance Company (U.S.A.) and our subsidiaries. Seniorlink is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time.

LifeCare and the Acceleration rider, may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with this rider that are included in the single premium. For all John Hancock policies offering the Long-Term Care (LTC) rider, it is an accelerated death benefit rider. Maximum face amount is \$5 million with the LTC rider. There are additional costs associated with this rider. These riders may not be available in some states and are not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses under these riders, the death benefit is reduced dollar for dollar, and the account value is reduced proportionally.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, it does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.

The Long-Term Care rider and the Acceleration rider have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage in your state.

Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY01201012109 02/10



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	

POLICY FORM SERIES:
09SPWL ICC09 09SPWL
RIDER FORM SERIES:
05LTCR 08WLLTCR 09WLLTCR

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
AR SeniorLink Letter.pdf		

Lisa Onwubuke
Senior Compliance Specialist
U.S. Life Insurance Compliance

200 Bloor Street East
ST-9, B24
Toronto ON M4W 1E5
Canada

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416-852-6939 ph
416-926-6067 fax

January 22, 2010

Arkansas Insurance Department
1200 W. Third Street
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)
NAIC #65838
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

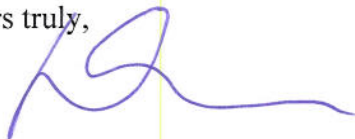
Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to Inquire.

The SeniorLink Flyer is identified by IM4116 02/10 and is to be used with the following Policy and rider forms – approved in the State of Arkansas on the accompanying dates: 09SPWL – 07/22/09, 05LTCR – 06/22/05, 08WLLTCR – 07/30/08, 09WLLTCR – 12/21/09. The intended date of first use is February 1, 2010.

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Brochure will be handed to prospective clients by insurance producers and will be posted on our website.

If you have any questions, please do not hesitate to contact me at 416-852-6939 or e-mail lisa_onwubuke@jhancock.com

Yours truly,



Lisa Onwubuke
Senior Compliance Specialist